

## United States Bankruptcy Court

Northern District of Illinois

**Case No. 15-10783**

**Chapter 7**

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gabriel Estrada  
8812 W. 45th Place, #11  
Brookfield, IL 60513

Luz Estrada  
8812 W. 45th Place, #11  
Brookfield, IL 60513

Social Security / Individual Taxpayer ID No.:

xxx-xx-3496

xxx-xx-4575

Employer Tax ID / Other nos.:

### DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 8, 2015

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gabriel Estrada  
Luz Estrada  
Debtors

Case No. 15-10783-PSH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: b18

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Total Noticed: 50

Date Rcvd: Jul 08, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2015.

db/jdb +Gabriel Estrada, Luz Estrada, 8812 W. 45th Place, #11, Brookfield, IL 60513-2569  
23098285 +Adventist LaGrange Memorial Hospital, 75 Remittance Drive, Suite 3204, Chicago, IL 60675-3204  
23098291 +Arnold Scott Harris, 111 West Jackson Boulevard, Chicago, IL 60604-4135  
23098292 +Asset Recovery Solutions LLC, 2200 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4501  
23098296 +Central Stickney Fire Protection, PO Box 1053, Mokena, IL 60448-2052  
23098297 +Chicago Department Of Revenue, PO Box 06152, Chicago, IL 60606-0152  
23098298 +Cmre Financial Services Inc, 3075 E Imperial Hwy Ste 200, Brea, CA 92821-6753  
23098299 +Codilis & Associates, 15W030 N. Frontage Road, Burr Ridge, IL 60527-6921  
23098300 +Comcast, 2001 York Road, Oak Brook, IL 60523-1973  
23098305 +Direct TV, PO Box 69, Columbus, OH 43216  
23098307 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309  
23098308 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
23098309 +Forest Grove Condo Association, 55 W. 22nd Street, #310, Lombard, IL 60148-4889  
23098310 +Future Finance, 15859 S Ridgeland, Oak Forest, IL 60452-2782  
23098311 +Law offices of Mitchell N Kay, PO Box 2374, Chicago, IL 60690-2374  
23098312 +Linebarger Goggan Blair & Sampson, Po Box 06152, Chicago, IL 60606-0152  
23098313 +Loyola Medicine, Two Westbrook Corporate Center, Suite 600, Westchester, IL 60154-5716  
23098314 +Macneal Hospital, 3249 S Oak Park Avenue, Berwyn, IL 60402-0715  
23098316 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Drive, Lewisville, TX 75067)  
23098317 +Nationwide Credit & Collection Inc, PO Box 3159, Oak Brook, IL 60522-3159  
23098319 +Oxford Management Services, 4180 Okeechobee Road, Fort Pierce, FL 34947-5404  
23098320 +Stanislaus Credit Control Service, Inc., 914 14th Street, Modesto, CA 95354-1011  
23098325 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000  
23098328 +Village of Brookfield, 8820 Brookfield Avenue, Brookfield, IL 60513-1688  
23098329 +Wilber & Associates PC, 210 Landmark Drive, Normal, IL 61761-2194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: FGAPALOIAN.COM Jul 09 2015 00:48:00 Gus A Palolian, Seyfarth, Shaw, Et Al, 131 South Dearborn Street, Suite 2400, Chicago, IL 60603-5863  
23098293 EDI: CINGMIDLAND.COM Jul 09 2015 00:48:00 AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416  
23098286 +EDI: AFNIRECOVERY.COM Jul 09 2015 00:48:00 Afni, P.O. Box 3517, Bloomington, IL 61702-3517  
23098287 +EDI: AFNIRECOVERY.COM Jul 09 2015 00:48:00 Afni, INC, PO Box 3667, Bloomington, IL 61702-3667  
23098288 +EDI: AFNIRECOVERY.COM Jul 09 2015 00:48:00 Afni, Inc., 1310 MLK Drive, P.O. Box 3517, Bloomington, IL 61702-3517  
23098289 +EDI: AMSHER.COM Jul 09 2015 00:49:00 Amsher Collection Service, Attn: Bankruptcy, 600 Beacon Parkway West, Suite 300, Birmingham, AL 35209-3114  
23098290 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Jul 09 2015 01:28:10 Armor Systems Co, 1700 Kiefer Drive, Suite 1, Zion, IL 60099-5105  
23098294 +EDI: CBCSI.COM Jul 09 2015 00:48:00 CBCS, 236 E. Town Street, Columbus, OH 43215-4631  
23098295 +EDI: CBCSI.COM Jul 09 2015 00:48:00 CBCS, PO Box 163250, Columbus, OH 43216-3250  
23098301 +EDI: CONVERGENT.COM Jul 09 2015 00:48:00 Convergent Outsourcing, Inc, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004  
23098302 +EDI: CONVERGENT.COM Jul 09 2015 00:48:00 Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004  
23098303 +EDI: CCS.COM Jul 09 2015 00:48:00 Credit Collection Service, Two Wells Ave, Newton Center, MA 02459-3246  
23098304 +EDI: CMIGROUP.COM Jul 09 2015 00:49:00 Credit Management, 4200 International Parkway, Carrollton, TX 75007-1912  
23098306 +E-mail/Text: bknotice@erccollections.com Jul 09 2015 01:26:36 Enhanced Recovery Corporation, Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
23098315 +EDI: MID8.COM Jul 09 2015 00:48:00 Midland Funding, 8875 Aero Drive Suite 200, San Diego, CA 92123-2255  
23098318 +E-mail/Text: robert@overlandbond.com Jul 09 2015 01:28:09 Overland Bond, 4701 W. Fullerton Avenue, Chicago, IL 60639-1899  
23098321 +EDI: RMSC.COM Jul 09 2015 00:48:00 Synchrony Bank, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
23098323 +EDI: AISTMBL.COM Jul 09 2015 00:48:00 T-Mobile, 12920 SE 38th Street, Bellevue, WA 98006-7305  
23098322 +EDI: AISTMBL.COM Jul 09 2015 00:48:00 T-Mobile, 12929 SE 38th Street, Bellevue, WA 98006-1350  
23098324 +EDI: WTRRNBNK.COM Jul 09 2015 00:48:00 Target Credit Card (TC), P.O. Box 9475, Minneapolis, MN 55440-9475  
23098326 +EDI: USCELLULAR.COM Jul 09 2015 00:48:00 US Cellular, DEPT. 0203, Palatine, IL 60055-0001  
23098327 +EDI: USAA.COM Jul 09 2015 00:48:00 USAA, 10750 McDermott Fwy., San Antonio, TX 78288-1600

District/off: 0752-1

User: admin  
Form ID: b18

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Total Noticed: 50

Date Rcvd: Jul 08, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

23098331 +EDI: WFNNB.COM Jul 09 2015 00:48:00 World Financial Network National Bank, PO Box 182782, Columbus, OH 43218-2782  
23098332 +EDI: WFNNB.COM Jul 09 2015 00:48:00 World Financial Network National Bank, 1 Righter Parkway Suite 100, Wilmington, DE 19803-1533  
23098330 +EDI: WFNNB.COM Jul 09 2015 00:48:00 World Financial Network National Bank, 3100 Easton Square Place, Columbus, OH 43219-6232

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2015 at the address(es) listed below:

Amy A Aronson on behalf of Creditor Overland Bond & Investment Corp amyaronson@comcast.net, amyaronson@comcast.net  
Charles L. Magerski on behalf of Joint Debtor Luz Estrada Cmagerski@sulaimanlaw.com, courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.com;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpress.info  
Charles L. Magerski on behalf of Debtor Gabriel Estrada Cmagerski@sulaimanlaw.com, courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.com;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpress.info  
Gus A Paloian gpaloian@seyfarth.com, gpaloian@ecf.epiqsystems.com;gp@trusteesolutions.net;jmcmanus@seyfarth.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov

TOTAL: 5